

**Information to identify the case:**

Debtor 1	<b>Elijah James Tesnow</b>	Social Security number or ITIN	<b>xxx-xx-6815</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Christina Karen Tesnow</b>	Social Security number or ITIN	<b>xxx-xx-2508</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>Eastern District of Virginia</b>		Date case filed for chapter	<b>7 9/24/19</b>
Case number: <b>19-13165-KHK</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Elijah James Tesnow	Christina Karen Tesnow
2. All other names used in the last 8 years		fka Christina Karen Phillips
3. Address	11754 Gascony Place Woodbridge, VA 22192	16604 Chalice Court Dumfries, VA 22025
4. Debtor's attorney Name and address	Michael Jacob Owen Sandler Fisher-Sandler, LLC 12801 Darby Brooke Court Suite 201 Woodbridge, VA 22192	Contact phone (703) 967-3315 Email: <a href="mailto:sandlerlaw@yahoo.com">sandlerlaw@yahoo.com</a>
5. Bankruptcy trustee Name and address	Donald F. King 1775 Wiehle Avenue, Suite 400 Reston, VA 20190	Contact phone (703) 218-2100 Email: <a href="mailto:Kingtrustee@ofplaw.com">Kingtrustee@ofplaw.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 703-258-1200	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: September 25, 2019
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>October 31, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>1725 Duke Street, Suite 520,  Alexandria, VA 22314</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: December 30, 2019</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 &gt;

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Elijah James Tesnow  
 Christina Karen Tesnow  
 Debtors

Case No. 19-13165-KHK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: douglasse  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Elijah James Tesnow, 11754 Gascony Place, Woodbridge, VA 22192-7401  
 jdb +Christina Karen Tesnow, 16604 Chalice Court, Dumfries, VA 22025-3143  
 15035909 +AT&T, P.O. Box 183058, Columbus, OH 43218-3058  
 15035910 +Atlantic Broadband, PO Box 371801, Pittsburgh, PA 15250-7801  
 15035915 +CitiBank, N.A., PO Box 790048, Saint Louis, MO 63179-0048  
 15035916 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 15035921 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 15035923 +Jocelyn D. Trent MD, 2296 Opitz Blvd #403, Woodbridge, VA 22191-3347  
 15035924 +Kaiser Permanente, P.O. Box 64538, Baltimore, MD 21264-0001  
 15035925 +Lendmark Financial, Attn: Bankruptcy, 1735 N Brown Rd, Ste 300,  
 Lawrenceville, GA 30043-8228  
 15035926 +Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
 15035927 +Midland Credit Management, Inc, P.O. Box 301030, Los Angeles, CA 90030-1030  
 15035928 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 15035930 +Nova Cardiovascular Care, P.O. Box 9943, Mc Lean, VA 22102-0943  
 15035932 +OSLA/Dept of Ed, Attn: Bankruptcy, PO Box 18475, Oklahoma City, OK 73154-0475  
 15035931 +Old Republic Home Protection, Two Annabel Lane, #112, San Ramon, CA 94583-4357  
 15035934 +Progressive, PO Box 94561, Cleveland, OH 44101-4561  
 15035935 +Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846  
 15035941 +USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: sandlerlaw@yahoo.com Sep 26 2019 03:47:37 Michael Jacob Owen Sandler,  
 Fisher-Sandler, LLC, 12801 Darby Brooke Court, Suite 201, Woodbridge, VA 22192

tr +EDI: BDFKING Sep 26 2019 07:33:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,  
 Reston, VA 20190-5159  
 15035908 +EDI: GMACFS.COM Sep 26 2019 07:33:00 Ally Financial, Attn: Bankruptcy Dept,  
 PO Box 380901, Bloomington, MN 55438-0901  
 15035911 +E-mail/Text: bankruptcy@atlanticunionbank.com Sep 26 2019 03:51:50 Atlantic Union Bank,  
 Recovery Division, PO Box 940, Ruther Glen, VA 22546-0940  
 15035913 E-mail/Text: bankruptcy@bbandt.com Sep 26 2019 03:51:30 BB&T, P.O. Box 1847,  
 Wilson, NC 27894-0000  
 15035912 +EDI: TSYS2.COM Sep 26 2019 07:33:00 Barclays Bank Delaware, Attn: Correspondence,  
 PO Box 8801, Wilmington, DE 19899-8801  
 15035918 E-mail/Text: customercareus@creditcorpsolutionsinc.com Sep 26 2019 03:47:47  
 Credit Corp Solutions INC, 63 East 11400 South 408, Sandy, UT 84070-0000  
 15035914 +EDI: CAPITALONE.COM Sep 26 2019 07:33:00 Capital One/Helzberg, Attn: Bankruptcy,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 15035917 +EDI: WFNNB.COM Sep 26 2019 07:33:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 PO Box 182125, Columbus, OH 43218-2125  
 15035919 +EDI: RCSFNBMARIN.COM Sep 26 2019 07:33:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 15035919 +E-mail/PDF: creditonebknofications@resurgent.com Sep 26 2019 03:53:30 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873  
 15035920 +E-mail/Text: legal@delta.org Sep 26 2019 03:52:03 Delta Dental of Pennsylvania,  
 One Delta Drive, Mechanicsburg, PA 17055-6999  
 15035922 +E-mail/Text: bknotice@ercbo.com Sep 26 2019 03:51:52 ERC, PO Box 23870,  
 Jacksonville, FL 32241-3870  
 15035929 +EDI: NFCU.COM Sep 26 2019 07:33:00 Navy FCU, Attn: Bankruptcy Dept, PO Box 3000,  
 Merrifield, VA 22119-3000  
 15035933 +EDI: RMSC.COM Sep 26 2019 07:33:00 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 15035936 +E-mail/Text: pba\_legal@duvasawko.com Sep 26 2019 03:52:19 Shenadoah Emerg Med Specia,  
 PO Box 11107, Daytona Beach, FL 32120-1107  
 15035937 +EDI: RMSC.COM Sep 26 2019 07:33:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 PO Box 956060, Orlando, FL 32896-0001  
 15035938 +EDI: RMSC.COM Sep 26 2019 07:33:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 15035939 +EDI: WTRRNBNBANK.COM Sep 26 2019 07:33:00 Target, Attn: Bankruptcy, PO Box 9475,  
 Minneapolis, MN 55440-9475  
 15035940 +E-mail/Text: bankruptcydepartment@tsico.com Sep 26 2019 03:52:20 Transworld Systems Inc,  
 Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2707  
 TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-9

User: douglasse  
Form ID: 309A

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 25, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

Donald F. King Kingtrustee@ofplaw.com, va50@ecfcbis.com  
John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov  
Michael Jacob Owen Sandler on behalf of Joint Debtor Christina Karen Tesnow  
sandlerlaw@yahoo.com, ignmjosandler@gmail.com;r61770@notify.bestcase.com  
Michael Jacob Owen Sandler on behalf of Debtor Elijah James Tesnow sandlerlaw@yahoo.com,  
ignmjosandler@gmail.com;r61770@notify.bestcase.com

TOTAL: 4